



Dr. Dabney N. Montgomery

A Remarkable Man

April 21, 2018

Dear Mrs. Montgomery:

I am very sorry I could not be there today to share this glorious occasion with you and your family, but I want you to know that the pride you must feel at this time is also felt by me and all Local 237 members.

So much has been said and written about the game-changing, history-making accomplishments of your husband, that it would seem an understatement to simply conclude that he was a man of great courage, honor, dignity and valor. Those words are true, but they aren't enough. They don't even tell the full story.

His life was filled with so many highs and lows: Known for his bravery in World War II, but denied the right to vote when he got home; awarded the Congressional Gold Medal nearly 60 years after the War had ended; protector of Dr. King on his historic march from Selma to Memphis, and now the heels of his shoes from that march are on display in the first-of-its-kind National Museum of African American History and Culture in Washington, D.C.

For Local 237, the appreciation and interest in Mr. Montgomery's life is personal. He was one of us! How many unions can boast of having a Tuskegee Airman among its members? Serving as a Housing Assistant with the Housing Authority for 14 years means so much to so many of our members. Although they could never walk in his shoes, he walked in theirs. He experienced and understood the life of a NYCHA worker, a union member and a family man living in Harlem.

So today, when the street sign is unfurled, bearing the name "Tuskegee Airman Dabney N. Montgomery Place," for us, it does not just mark a street corner or recognize an important time in history. More than that, it represents a place in the hearts of our union Brothers and Sisters for one of their own.

Sincerely,
Gregory Floyd

President, Teamsters Local 237
and Vice President-at Large on the General Board
of the International Brotherhood of Teamsters.

- **Tuskegee Airman**
- **Bodyguard to Dr. Martin Luther King Jr.**
- **Congressional Gold Medal of Honor recipient**
- **NYCHA Housing Assistant**
- **Now, a street corner in Harlem**

On April 21, West 136th Street received a new and improved name: **TUSKEGEE AIRMAN DABNEY N. MONTGOMERY PLACE**. In a ceremony brimming with distinguished guests among an overflowing crowd of community residents, NY1 anchor and reporter Cheryl Wills served as Mistress of Ceremonies for a street naming in honor of this remarkable man.

It was a truly long journey for Mr. Montgomery, who passed away at the age of 93, from his native Selma, Alabama to his home on West 136th Street in Harlem. Along the way, he was met with racism. He served in a segregated unit of the Armed Forces where black Airmen were sent on some of the most dangerous missions of World War II, and were given only one-way reserve fuel tanks. When he returned home from the War, his skin color made him ineligible to vote. And he volunteered to be a much-needed bodyguard for Dr. King during the 50-mile march from Selma to Montgomery, Alabama.

Among the event's guest speakers was **Nancy B. True** who read a letter (see right column) to Mrs. Montgomery from Local 237's President **Gregory Floyd**, to express the pride of all of our members and retirees to have "one of their own" recognized for his "game-changing, history-changing accomplishments." ■



The late Dr. Dabney N. Montgomery (1923-2016)



Nancy B. True pictured with retiree, Kenneth Fox. Photo by Michelle Winfield.



(l-r) Mrs. Montgomery with Cheryl Wills.



Presentation of colors.





by Gregory Floyd

**President, Teamsters Local 237
and Vice President-at-Large on the
General Board of the International
Brotherhood of Teamsters**

Faced with student protests at Wellesley College—Hillary Clinton's alma mater—the keynote speaker at the 1990 commencement ceremony nonetheless eagerly strode to the mic and told the graduating class: "At the end of your life, you will never regret having passed one more test, not winning one more verdict, not closing one more deal. You will regret time not spent with a husband, a friend, a child or a parent."

Barbara Bush received thunderous applause.

Long criticized as not in sync with the progressive feminist movement of the times—having chosen family over career—this modest First Lady with fake pearls, born in Flushing, Queens, through her wit, obvious decency and generosity of spirit, ultimately won over a skeptical next generation.

These days, family and family values are words we hear a lot and in a wide variety of contexts. Recently, Governor Andrew Cuomo signed a bill into law to help shield public employee unions from a looming threat if the

a message from the president

Unions Are Also Families

United States Supreme Court rules in favor of the plaintiff, Mark Janus, in the Janus vs AFSCME case currently under review. The legislation places a firewall of protection against what the Governor termed "extreme conservatives" whose intent is to decimate union membership, especially among public sector unions. The new law makes it easier for unions to register employees and also imposes rules on opting out of unions. In addition, the law allows unions to deny benefits, such as free legal representation for job-related issues for members who have opted out. The Governor said: "They are coming at the union movement piece by piece.... The union movement drove the civil rights movement, it drove the women's movement, it drove the environmental movement. You built the middle class....(and) They're going to do everything they can to hurt our state and hurt our values....they want more power in the hands of management so that they can exploit the workers. There has been a pattern destructive to the union movement. It's not just Janus---that's the tip of the iceberg." The Governor ended his remarks by reminding the enthusiastic audience that whether we're public or private unions, "together there is nothing you cannot do...we are all family."

Indeed, unions ARE like families. Have you ever been on vacation in another city or another state, walking down the street, or in a restaurant or on the deck on a family cruise

and spot someone wearing a Teamsters hat or jacket? Didn't you have the feeling of connection? Did you go to that person and say: "You're a Teamster...me too!" A similar feeling might also extend to someone from other unions. When you see a tote bag, a hard hat, a duffle bag, or a ball-point pen displaying a union logo, don't you feel, almost instantly, that you share certain values? Doesn't it give you a sense that you both stand for certain principles that would probably place you on the same side of many issues. Doesn't it also give you the feeling that you're part of something bigger than just yourself. You're not alone....you have resources, you have friends. For sure, you may not always agree with your union Brothers and Sisters, BUT you're still family, bound by history and a bond of hope.

Barbara Bush once said: "Some people give time, some money, some their skills and connections, some literally give life's blood. But everyone has something to give." In a way, being part of a union is not only about what you receive, but about what you give. Surely, there are many advantages derived from union membership, but being a union member also requires sharing a part of yourself so that together with your Brothers and Sisters and all workers, you have great advantages. Mrs. Bush faced a choice of family or career. Being a union member helps you have both. ■



My Thoughts on Democracy

by Nancy B. True

**Director of the
Retiree Division**

A recent OpEd in the New York Times resonated with me. Madeleine Albright, secretary of state in the Clinton administration, wrote a column about the threat of fascism. You may ask, "What does fascism have to do with my life as an American?" Yet, as she discussed threats to democracy: nativism

abroad – expressed through an opposition to a united Europe, relentless grab(s) for more authority, meddling in foreign democracies, attacks on judicial systems and the press both here and abroad, the answer became clearer.

As Americans, we sometimes take democracy for granted. With democracy comes the right to vote; a right that was achieved through struggle and personal suffering. The freedom to vote is a hallmark of democracy and something to be cherished. Faith in the electoral system, the judicial system and the concept that "no one is above the law" are key to a democracy. With democracy comes freedom of speech. With a free press, Americans are exposed to differing points of view. As Americans, we have historically seen these institutions as key to our democracy.

Yet now, all of these democratic institutions are under attack by those who lead our country. Our President, in the words of Ms. Albright, "libels immigrants and the countries they come from." His volatile personality potentially serves as encouragement to authoritarian countries abroad – and serves to diminish America's

position on the world stage. His labeling of the press as "fake news" and the vilification of federal law enforcement contribute to the breakdown of democracy. Each cuts into the fabric of democracy and leads us in the direction of a less democratic and more authoritarian country.

What can we do? In the words of Secretary of State Albright, we can "defend the truth." We can be sure we are registered to vote and actively participate in voter registration efforts. We can work to see that candidates who share our values are elected to office. We can listen to people who hold differing opinions. We can maintain the optimism of Americans and reject the thinking of those who say that "nothing can be done."

As family elders, we can share our stories about what it means to be an American. We can share our stories of struggle and triumph – our memories of voting for the first time – how union membership changed our lives – how our children benefited from the job security the union provided. We can encourage them to read opposing opinions and listen to those who agree and disagree with their point(s) of view. We can tell them that democracy is not perfect, sometimes messy but something to be cherished. ■

RETIREE news & views

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Celebration of Black History Month

Local 237 has a long tradition of recognizing and celebrating cultural diversity. We view our differences not as a detriment, but as a tremendous asset that lends to the splendor and vibrancy of our nation. We believe that these cultural celebrations help promote greater understanding and appreciation of the contributions and accomplishments of the various cultural groups that make up this great mosaic, called America. In keeping with this tradition, on February 23, the Retiree Division held its annual Black History Month celebration honoring our pioneers featuring presentations, performances and great food.



(l-r) Frank Holton, Rhonda Brown, Carolyn Harrell, James Johnson, Nubia Imani Beazer, Cornnis Crawford, Pernell Hepbourne, Ken Fox, Dorothy Ross Thompson, Theresa Davis, Nancy B. True.



(l-r) Retired Deputy Director/Retiree Division – Winston George, James Johnson, Rhonda Brown, (Hidden) Theresa Davis, Imani Douglas (cap) – honoree – Griot Award – presented by Black History Committee, Carolyn Harrell, Nubia Imani Beazer, Frank Holton, Cornnis Crawford, Pernell Hepbourne, Dorothy Ross Thompson, Nancy B. True.



(l-r) Winston A. George, Rhonda Brown, James Johnson, Theresa Davis, Carolyn Harrell, Frank Holton, Pernell Hepbourne, Dorothy Ross Thompson, Cornnis Crawford, Nubia Imani Beazer, Nancy B. True.



Frank Holton - presentation on Percy Lavon Julian



Cornnis Crawford co-emcee



James Johnson presentation of Ida B. Wells



Pernell Hepbourne - Invocation



Actress Vanessa Shaw



Rhonda Brown presentation on Sam Cooke



Dorothy Ross-Thompson co-emcee



Rudell Drears - National Black Anthem (Lift Every Voice and Sing) and the National Anthem

Florida Retiree Conference 2018



A record-breaking number of Local 237 Florida retirees recently gathered in the Hilton at the Walt Disney World Resort for the 2018 conference. Among the many interesting displays, informative speakers and lively entertainment, Florida retirees were also treated to some very important news. **President Floyd** told them: **"I know your anxiety. I understand the complaints. I feel the pain and I agree, you deserve better. So, here it is — dental benefits have been enhanced for Florida retirees!"** The news was greeted with enthusiastic applause. Mitch Goldberg, the Director of the Welfare Fund later addressed the audience with the details of this new benefit.



On the dais: Melanio ("Manny") Cuebas Jr., Retired Secretary-Treasurer of Local 237 Board of Directors; Jeanette Taveras, (Manny's daughter) and current Recording Secretary of Local 237; Gregory Floyd, President of Local 237; Nancy True, Director of the Retiree Division; Edmund Kane, Secretary-Treasurer of Local 237; Mitch Goldberg, Director of the Retiree Welfare Fund and Patricia Stryker, retired Recording Secretary and Political/Legislative Director of Local 237.



Questions from retirees for insurance providers.



Secretary-Treasurer Edmund Kane talking to a retiree.



Gregory Floyd, President Local 237; Susan Milisits, Assistant Director, Retiree Division; Jeanette Taveras, Recording Secretary and Business Agent, Law Enforcement and Hector Cotto, Deputy Director, of the Retiree Division.



Mitch Goldberg, Director of the Retiree Welfare Fund talking to Florida retirees



President Gregory Floyd at the podium

Teamsters Local 237 Oral History Project



In his own words:

Raul Betancourt, Jr.

Contract Support Services Area Supervisor
Civil Service Superintendent
Now residing in Naples Florida

"On a morning in 1985 I reported to the unemployment office on 14th Street as required by the Department of Labor, for my unemployment benefits. I was informed that a Citywide exam was about to be given for maintenance workers for all NYC agencies. I had a handyman and superintendent background in the private sector so that worked for me! I took the exam and passed it!!! I asked one of the workers which agency would be best to work for if I was looking for advancement. New York City Housing Authority was the place to go. Shortly after, I was notified by different agencies to fill out paperwork and prepare for work. Unfortunately, I wasn't ready at that time. However, in 1986, NYCHA notified me that it was going to drop my name from its list. I was instructed to report to 250 Broadway Personnel Department. At that time they told me that the only available maintenance position available was a task force for Child Safety Guard for the five boroughs and that's where it all started.

That was the first time I met Mr. J. Arrecchi who was to become one of my many mentors in NYCHA. He was one of the Superintendents in charge of the Security and Hardware Department. We started with Assistant Super Mr. E. Cruz at Jefferson Houses in Manhattan. This program lasted approximately 5 years within all 5 boroughs. During this time I was the acting supervisor for Mr. Arrecchi (Thank you for your confidence and support) but best of all, I was voted the Shop Steward for our unit. This gave me an up-close-and-personal view of our Union. Our goal was to have each and every Development at 100 percent Child Safety Guard in place.

Around 1991, Mr. Arrecchi walked me over to 250 Broadway to meet with Chief A. DeBlasio and Superintendent Mr. M. McCaffrey who were in charge of the environmental program. He then informed them that I would be a major asset to the Unit. I was transferred right there on the spot. Mr. McCaffrey was also to become one of my many mentors.

Between 1991 - 1992 I was still a maintenance worker. I proceeded to take exams to become certified as an asbestos worker on the survey crew. Just like myself, other housing workers had never heard of an asbestos unit within NYCHA. We were required by law to be certified; to be able to do asbestos bulk sampling and to be able to wear a HEPA filter face mask.

Somewhere between 1992 - 1996, I transferred into the Environmental Contract Administration Department as an Environmental Inspector. As an Environmental Asbestos Inspector my mission was to enforce NYC local laws (DEP and other governing agencies) with all onsite contractors. This included lead abatement. One of my main responsibilities was to protect the health and safety of NYCHA residents, employees and the public. I was fortunate to have worked with Mr. T. Duffy when we were Asbestos Handlers, back in the day. Later, I was honored to join his team as an Environmental Inspector when he became Chief of the CADI Unit. (He became another one of my mentors)

Between 1996-2003, I made some good moves and also had some bad times. Some of the good stuff was first becoming a Supervisor for the Asbestos Detection & Abatement Unit. This was under Unit Coordinator Mr. Ernie Tricomi who was a great influence and teacher. He then became one of another of my many mentors.

I was also very fortunate to work under the supervision, within the abatement unit, of Mr. H. Walker who was also very influential in my career. I took the civil service Assistant Super and the civil service Superintendent Exam and passed both, achieving #'s 17 and # 16 on the list.

The worst time of my life was in 1999, when I lost my son Shawn R. Betancourt at age 22. I thank God for my personal family, my housing family and union support in helping me get through it. Then came the 9/11 tragedy that had an impact on all Americans. Our unit was instrumental in the 250 Broadway clean-up and air monitoring. We were proud to be of some service to first responders, by handing out HEPA filtered masks to our Police Officers and Fire Department workers on site.

On, or about 2003, I was transferred from the Asbestos Abatement Unit as a Supervisor to the Environmental Contract Unit as an area Supervisor.

In 2004, I had the honor to sit down and discuss our daily functions as an Environmental area Supervisor with NYCHA Chairman, Tito Hernandez.

Before any of these life achievements I was fortunate and proud to have served in the Vietnam War in 1965. I served in the Navy on a submarine Tender. I am proud to have served my country honorably.

I would really like to say thank you to so many people within the 5 Boroughs of our Developments. I thank them for all of their help, concerns and patience with work done by our in-house Abatement Unit, as well as our hired contractors working on Housing property. Thanks also, to the tenants and tenant associations for working with us in all different matters. Very special thanks to our own environmental staff who are the glue to all that happens in our office and field work. I save the best for last! Chief Mr. J. Roeder was such a help and big influence in my life. So was former Assistant Chief Mr. C. Firtsch. Former Supervisor of Coordinator, Mr. N. Delgado, thank you for all of your support.

To end my 25 year career with former Chief Mr. J. Schmidt was a dream come true. Thanks for all your positive guidance and all the knowledge you shared with me through the years.

Let's not forget our Local 237 union and all the years of being there alongside my housing career. I'm retired from the job since 3/1/2011 but not from the union.

God blessed me with 4 wonderful children (Lisa, Debbie, and Mark) and Shawn who's in heaven. I also got blessed with two more daughters, Rosalinda and Samantha on my wife's side. As special thanks to my beautiful and smart wife, Iris for everyday happiness and helping me put this whole thing together. To my amazing Mom and Dad who are both in their 90's and still kicking it and having fun down here in Florida near us. ■

Tres nuevos narradores
Proyecto de Historia Oral

por Nestor Murray-Irizarry, PhDc.
historiador y gestor cultural

Julio González Pérez

"Nací en Manhattan. A la edad de 6 o 7 años nos mudamos al Bronx. Me crié en los caseríos del Bronx. Había una mezcla de negros, latinos y varias nacionalidades. Entre los 15 a 16 años ya no asistía a la escuela y ayudaba a mi cuñado en su negocio de comida. A los 17, con el permiso de mi padre, me fui a la Fuerza Aérea. Allí estudié mecánica de avión. En 1975 pararon la guerra en Vietnam, comenzaron a cerrar las bases y sacaron a todo el mundo. Tenía 20 años de edad."

"Me enteré de la Unión District Teamsters Local 237 de Nueva York por Harvey Reid que era jefe del hospital y allí me ofreció un trabajo de mantenimiento. Fui a la oficina de Recursos Humanos y ahí me explicaron que si cogía el trabajo iba a entrar en la Unión. En 1982 ingresé a la Unión. En 1984 yo tomé el examen para poder tener la permanencia. Pasé el examen. Mientras más exámenes pasara más cosas podía hacer. Sin embargo, el salario era el mismo, aunque me pagaban 25 pesos la hora. Pero los empleados que se especializaban en cambiar el gas del hospital ganaban 50 pesos la hora. Escogí trabajar en un hospital. Me quedé en uno del Bronx. Estuve trabajando allí por 26 años. Fui representante de la Unión. Servía de mediador entre el empleado y el patrono."

"La Unión me ayudó para que yo no tuviera que trabajar cambiando el gas. Este tipo de trabajo lo tenían que realizar gente especializada con un equipo especial ya que era peligroso para la salud. En la década de 1980 en los hospitales estaban reclusos muchos pacientes con sida y tuberculosis. Los jefes mandaban a los muchachos a limpiar los aires acondicionados y yo tenía que ir a pelear porque eso tenía que ser limpiado por gente especializada ya que por los aires se podían contaminar con el virus. La Unión estaba de acuerdo conmigo y me apoyó. Me jubilé en 2013 a los 57 años. La Unión tiene mucho futuro. En los últimos años que yo trabajé en los hospitales en Nueva York observé que estaban ofreciendo muchos trabajos a tiempo. Los hospitales deben tener más trabajadores de mantenimiento a tiempo completo, para que pueden hacer de todo un poco.

La labor que está haciendo José Antonio Meléndez es muy importante. Le dije a José Antonio que si necesita mi ayuda que cuente conmigo."

Luis Manuel Carrasquillo Morales

Nació en Santurce. En 1967 se trasladó a Manhattan, Nueva York. Allí tuvo varios empleos. Fue cartero del correo federal por un tiempo y renunció a ese puesto. En 1987, a la edad de 45 años, después de aprobar un examen de rigor cambió de trabajo a Vivienda Pública y allí estuvo hasta que se jubiló en 1997. Durante estos diez años formó parte de la Local 237.

Una anécdota muy interesante de su experiencia como cartero es que le correspondió llevar la correspondencia a Jacqueline Kennedy. Ella tenía un perro que le ladraba cuando lo veía llegar. Las empleadas domésticas le decían que el perro no hacía nada, pero en una ocasión el perro lo agarró por el pantalón y le mordió la pierna. Como no se lo podía quitar usó la otra pierna para darle un puntapié. Cuando llegó a la oficina del correo su jefe lo estaba esperando y le preguntó por el incidente con el perro de Jacqueline y Luis le narró lo sucedido. El jefe quería que Luis la llamara para disculparse con ella, algo que Luis no hizo, ya que entendía que era ella a quien le tocaba pedirle a él disculpas, pues dada la situación, él la podía demandar. La ex primera dama de los EE.UU. lo llamó por teléfono y se disculpó con él. También fue cartero de la viuda de Baby Ruth y de Patricia, la hija de Nixon.

Tenía 45 años. Trabajó veintidós años para diferentes agencias de la Ciudad de Nueva York.

Babel Ruiz Bonilla

Babel Ruiz Bonilla nació el 1 de octubre de 1945 en el barrio Pueblo, sector Olla Brava de Rincón y se crio en el área metropolitana de San Juan. En 1963 se fue a vivir al Bronx con su madre. Conoció a Elba Santiago con quien se casó en 1966. Se jubiló el 31 de marzo de 1995. Tenía 49 años de edad.

En 1971 conoció en Nueva York a un muchacho de Rincón que trabajaba para la Corporación de Vivienda Pública de la Ciudad, quien motivó a Babel para que hiciera las gestiones de trabajo en esa institución. Tomó el examen y lo pasó con 99 puntos de promedio. En 1972 lo enviaron a un proyecto que se llamaba Paterson Houses en el Bronx. Cuando recibió su primer cheque por 15 días de trabajo, \$129.00 dólares, pensó que no le convenía. Fue donde el supervisor del proyecto y le dijo que no pensaba trabajar más pues el salario era muy bajo. El supervisor le dijo, que los salarios iban a mejorar mucho, la Unión acababa de lograr un contrato denominado Three Steps, que quería decir que en tres años Babel estaría ganando un sueldo similar a un miembro que llevara trabajando veinte años en una posición similar. En tres años tenían que llevar al máximo el salario de esa posición y eso era muy bueno para Babel. Además, la Autoridad estaba ofreciendo clases para distintos puestos y Mr. Goldman, el Superintendente del Proyecto, le habló a Babel de los beneficios del plan de salud, de su futura pensión y de los beneficios educativos. Sin embargo, Babel comparó, en un momento de ligereza el dinero recibido en su primer cheque en la fábrica italiana. En ese momento no pensó en el futuro de su familia. Solo pensó en el día a día y renunció a su nuevo puesto. Al día siguiente, ya muy arrepentido, fue a buscar su cheque. ¡Cuál no sería su sorpresa al enterarse de que su jefe nunca había enviado a los superiores su carta de renuncia! Sabía que Babel se lo iba a agradecer para toda su vida. Así fue, Babel trabajó durante largos años para la Corporación.

No fue en vano el sacrificio de Babel, a pesar de tenerse que levantar a las cuatro de la mañana para llegar al trabajo a las cinco y empezar a prender calderas, a limpiar el equipo y ponerlo a funcionar.

Esperamos poder continuar rescatando estas valiosas historias que forman parte de la vida y obra de la diáspora puertorriqueña. Historias que entrelazadas conforman nuestra cultura. Que viva la clase obrera. ■



When a debt collector calls, know your rights

by **Mary E. Sheridan, Esq.**

Director of Local 237,
Legal Services Plan

Are you drowning in debt? Feeling anxious and stressed-out from nasty creditor phone calls? Have you tried and tried to pay your credit card debt and the balance never seems to change? You are not alone. Although the number of bankruptcy filings in the United States has decreased since the highs of 2010, there were still approximately 800,000 people seeking the protection of the bankruptcy courts in 2017.

The majority of individuals filing for bankruptcy file a Chapter 7 petition. People often refer to Chapter 7 filings as “liquidation” petitions. This is a bit of a misnomer, since bankruptcy laws protect certain assets such as some of the equity in your home and car, most personal belongings and household furnishings, and a certain amount of cash. In general, a Chapter 7 filing works to discharge most unsecured debt and secured debt, where you no longer have or want the security. Even income tax debt might be dischargeable in a Chapter 7 filing.

The Federal Bankruptcy laws requires complete disclosure of all debt, income and other assets. The process involves gathering a lot of documents and then your attorney will advise you on whether or not you qualify for a Chapter 7 filing. Sometimes, an individual's income will be too high to qualify or the income versus expenses allows for a certain amount of money to go to creditors. If this is the case, a Chapter 13 bankruptcy filing might be appropriate. In a Chapter 13, the individual must submit a payment plan to the Court for approval, for a time period of up to 5 years. A Chapter 13 may also be appropriate where someone is trying to save a home from foreclosure and reinstate his or her mortgage.

Remember — your Legal Services Plan is available for advice and representation where appropriate. Call (212) 924-1220. ■



The Supplemental Medical Expense Benefit

by **Mitch Goldberg**

Director of the Retiree Benefit Fund

The Supplemental Medical Expense Benefit is designed to supplement your existing health insurance coverage provided by the City of New York. This benefit is available to you and your eligible dependents who are covered under the Teamsters Local 237 Retirees' Benefit Fund.

Here's how it works:

The Supplemental Medical Expense Benefit reimburses eligible retirees and their eligible dependents for durable medical equipment (DME) and one-time medical supplies which have been approved by the Board of Trustees. An attending physician must classify the equipment as medically necessary and a claim must be submitted first to your primary insurance carrier for payment.

The Fund provides benefit coverage, at 80% of the reasonable and customary cost, for purchases and rental of equipment and the medical supplies listed below. Some items that are covered for benefits include:

Hospital beds, wheel chairs, braces, prosthetic devices, orthotics, orthopedic shoes, surgical stockings, equipment connected with oxygen therapy, CPAP machines and related equipment.

The cap for reimbursement for the expenses is limited to \$2,500 per family per year.

How to file a claim:

The procedure for filing a claim is as follows:

First, file your claim with the health insurance carrier Plan (for example: GHI, HIP-HMO, Blue Cross) that covers you and your dependents. If there is still an outstanding expense incurred after all payments have been made under the Base Plan and any other insurance plan, call the Fund Office (212-924-7220) and request a supplemental expense claim form. Complete all sections of the claim form. Attach itemized bills, proof of any payments made toward your claim and copies of reimbursements made by your Base Plan or other insurance plans. Mail the claim form and all required information to the Fund Office.

If you or your spouse are eligible for Medicare, the procedure for reimbursement is similar to the procedure described above, except that the Supplemental Medical Expense Benefit is subject to Coordination of Benefits with both Medicare and your secondary health insurance coverage.

Retirees' Benefit Fund staff are available to help you. Feel free to contact us at 212-924-7220 if you have questions about this benefit or other benefits available through the Fund. ■

Get Your NYCERS Pension Payment by Direct Deposit!

If you are a retiree of the New York City Employees' Retirement System (NYCERS) and receiving a paper check in the mail each month, now is the time to switch to Direct Deposit!

Direct Deposit (also called Electronic Fund Transfer, or EFT), is the fastest, safest, and easiest way to receive your monthly pension payment. The funds are deposited automatically in your checking or savings account each month.

Thousands of NYCERS retirees use Direct Deposit because it is:

EASY - No trips to the bank in bad weather, no waiting in line to deposit the check.

SAFE - No risk of a lost or stolen check.

FAST - No waiting for the check to clear – the money is available immediately to make it easier for you to meet your obligations, regardless of storms or natural disasters.

How to set up Direct Deposit:

1. Go to www.nycers.org/direct-deposit and download Form #380 (Authorization for Direct Deposit [EFT] of Monthly Retirement Allowance).

2. Complete the form, have your signature notarized, and mail the form to NYCERS at 30-30 47th Avenue, Suite 1010, Long Island City, NY 11101. Include a VOIDED check or deposit slip that displays the bank and routing number. Your name must appear on the voided check or bank document, and it must match the name in NYCERS' records exactly. Do NOT sign the voided check.

If you are local, you can bring the form and voided check to our Customer Service Center at 340 Jay Street in downtown Brooklyn.

Please read the complete instructions on the form carefully before you submit it to NYCERS. Your name must appear on the check or deposit slip AND must match the name in NYCERS' records exactly. Be sure to write in your banking information on page 1 of the form in addition to sending a voided check or deposit slip. Your monthly retirement allowance can be deposited in either your checking or savings account – NOT split between both.

It may take up to 45 days from receipt of the form for the account to be processed for Direct Deposit. If you have any questions about how to complete the form, please call NYCERS at (347) 643-3000.

How EFT works:

1. Your net retirement allowance is automatically credited to your bank account on the last day of each month providing it is a business day. If the last day is a weekend or holiday, the funds are deposited on the next business day.

2. Your monthly net retirement allowance will appear on your bank statement.

3. A quarterly statement, issued by the Office of the Comptroller, will be mailed to your home address. It will reflect details of your monthly retirement allowance, including deductions for union dues, health insurance, and federal income tax withheld during the three-month period. Be sure to keep your address up-to-date with NYCERS so that you receive this statement and other correspondence from NYCERS regarding your pension account.

Join the thousands of NYCERS retirees who use Direct Deposit. Get your NYCERS pension payment quickly, easily, and securely!

on a personal note...

Congratulations...

Congratulations to retiree, **Gloria Henderson**, who worked for the Housing Authority for more than 20 years and is the proud mother of Anastasia Henderson-Blackmon, recently honored by the NYC Department of Corrections as "Warden of the Year." Anastasia was assigned to the Correction Institute for Men, when she started her career with the Department in 1996 and quickly rose through the ranks due to her professionalism and dedication to a job well-done. Among Anastasia's many accomplishments: Wife and mother to 6 children.



RETIREE news & views

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Condolences...

Condolences to the Eschert family. On April 9, retiree **Brian "Buddy" Eschert**, who worked for the Housing Authority for 29 years, lost his beloved wife, Mary. They have three children: Dawn, Patrick and Brian Nicolas, who works as a plumber for the Housing Authority. As Buddy noted: "We were married for 52 years, and friends for 55. Mary is really going to be missed."



A good time...



A good time was had by all who attended the spring luncheon of retired NYCHA workers. Held on April 11 in Li Greci's Staaten on Staten Island, the annual get-together, organized by **Tony Cottone**, featured fabulous food and lovely conversation among long-time friends.

MARK YOUR CALENDAR!

Founders Day
Friday, June 15th
New York Hilton

This year's theme
"Retired from work but not the union"

For more details and to register, look for a flier being mailed to you.

WOMEN'S HISTORY MONTH

March is Women's History Month. Throughout our nation, there were observances and celebrations to commemorate the role of women in American history. The Retiree Division of Local 237 marked the occasion with an informative program featuring Nick Juravich, the Andrew W. Mellon Foundation Postdoctoral Fellow in Women's History at the New York Historical Society. Dr. Juravich spoke on the topic of "Sex and the Constitution". He discussed ways in which sex, gender, and constitutional law have shaped the American workplace and how American workers organized to shape law and policy in the service of women's rights and equality.



Speaker and attendees. Nick Juravich, Andrew W. Mellon Foundation post doctoral fellow in women's history at the New York historical society.